

METRO CITY BANK

	CPP Disbursement Date 01/30/2009	Cert 58181	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$532	\$464	-12.7%		
Loans	\$383	\$361	-5.9%		
Construction & development	\$11	\$20	73.7%		
Closed-end 1-4 family residential	\$2	\$8	304.7%		
Home equity	\$0	\$0	24.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	77.6%		
Commercial & Industrial	\$14	\$15	7.3%		
Commercial real estate	\$352	\$313	-10.9%		
Unused commitments	\$18	\$35	95.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$31	\$22	-29.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$51	96.9%		
Cash & balances due	\$58	\$20	-64.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$478	\$409	-14.5%		
Deposits	\$419	\$371	-11.4%		
Total other borrowings	\$57	\$34	-40.1%		
FHLB advances	\$45	\$25	-45.0%		
Equity					
Equity capital at quarter end	\$53	\$55	3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	11.6%	--		
Tier 1 risk based capital ratio	13.0%	14.4%	--		
Total risk based capital ratio	14.2%	15.6%	--		
Return on equity ¹	-17.0%	14.4%	--		
Return on assets ¹	-1.7%	1.8%	--		
Net interest margin ¹	3.3%	4.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	63.7%	736.8%	--		
Loss provision to net charge-offs (qtr)	228.3%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.6%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.2%	0.0%	0.9%	0.2%	--
Commercial real estate	4.9%	0.3%	0.2%	0.0%	--
Total loans	4.6%	0.2%	0.2%	0.0%	--